

United States Bankruptcy Court
District of North DakotaIn re:
Joseph Bourne
Kasey Bourne
DebtorsCase No. 23-30259-skH
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0868-3

User: admin

Page 1 of 3

Date Rcvd: Aug 08, 2023

Form ID: 309I

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Bourne, Kasey Bourne, 12249 26F Street NW, Watford City, ND 58854-9624
1086940	+ DCI Credit Services Inc., 121 East Rosser Avenue, Bismarck, ND 58501-3864
1086941	+ DCI Credit Services, Inc, Attn: Bankruptcy, 121 East Posser Ave., Bismarck, ND 58501-3864
1086943	+ Douglas Knoertzer, 12249 26F St, Watford City, ND 58854-9624
1086947	+ Hospital Services, Inc, PO Box 7340, Bismarck, ND 58507-7340
1086951	+ Kelly Jean Moe, Esq., McKenzie County Assistant States Attorne, 201 Fifth St. NW., Ste. 550, Watford City, ND 58854-7129
1086952	Law Office of Christopher A. Carlson, Post Office Box 7428, Bismarck, ND 58507-7428
1086953	Legendary Smiles PC, 361 North Main St S, Watford City, ND 58854
1086956	+ McKenzie County Healthcare Systems, Inc., 709 4th Ave NE, Watford City, ND 58854-7628
1086955	+ Mckenzie County District Court, 201 5th St NW #524, Watford City, ND 58854-7118
1086961	North Dakota, Benefit Section PO Box 5507, Bismarck, ND 58506-5507
1086962	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1086965	ProCollect Services, L.L.C., 215 11th Avenue SW PO Box 389, Minot, ND 58702-0389
1086969	+ Sidney Health Center, 214 14th Ave SW #114, Sidney, MT 59270-3521
1086970	+ State of Michigan, Kalkaska County Courts, 605 North Birch Street, Kalkaska, MI 49646-8414

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Aug 08 2023 18:49:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	+ Email/Text: INFO@CARLSONCH13MN.COM	Aug 08 2023 18:49:00	Kyle L. Carlson, Bankruptcy Trustee, P.O. Box 519, Barnesville, MN 56514-0519
1086934	+ Email/Text: mnapoletano@ars-llc.biz	Aug 08 2023 18:49:00	Ability Recovery Services LLC, PO Box 4262, Scranton, PA 18505-6262
1086935	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 08 2023 18:49:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd. 4th Floor, Sherman Oaks, CA 91411
1086937	+ EDI: CCS.COM	Aug 08 2023 22:43:00	CCS, 725 Canton Street, Norwood, MA 02062-2609
1086936	+ EDI: CAPITALONE.COM	Aug 08 2023 22:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1086938	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 08 2023 18:54:01	Credit One Bank N.A., Attn: Bankruptcy, P.O. Box 98871, Las Vegas, NV 89193-8871
1086939	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 08 2023 18:54:03	Credit One Bank N.A., P.O. Box 98871, Las Vegas, NV 89193-8871
1086944	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 08 2023 18:54:00	Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008

District/off: 0868-3

User: admin

Page 2 of 3

Date Rcvd: Aug 08, 2023

Form ID: 309I

Total Noticed: 41

1086945	+ EDI: AMINFOFP.COM	Aug 08 2023 22:43:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
1086946	+ Email/Text: galaxybk@galaxyllc.net	Aug 08 2023 18:49:00	GALAXY INTERNATIONAL PURCHASING, LLC, 4730 S. Fort Apache Road Suite 300, Las Vegas, NV 89147-7947
1086948	+ EDI: PHINGENESIS	Aug 08 2023 22:43:00	Indigo Mastercard, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
1086949	EDI: IRS.COM	Aug 08 2023 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1086950	EDI: JEFFERSONCAP.COM	Aug 08 2023 22:43:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Rd, Saint Cloud, MN 56303
1086954	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 08 2023 18:54:03	Lynv Funding LLC, 55 Beattie Pl, Greenville, SC 29601-5115
1086959	Email/Text: compliance@monarchrm.com	Aug 08 2023 18:49:00	Monarch Recovery Management, Inc., 3260 Tillman Drive Suite 75, Bensalem, PA 19020
1086957	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2023 18:49:00	Midland Credit Management, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
1086958	^ MEBN	Aug 08 2023 18:38:34	Mobiloads, LLC, Attn: Bankruptcy, PO Box 1409, Marksville, LA 71351-1409
1086960	+ Email/Text: netcreditbnc@enova.com	Aug 08 2023 18:49:16	NetCredit, Attn: Bankruptcy, 175 W Jackson Blvd Ste. 1000, Chicago, IL 60604-2863
1086963	+ EDI: AGFINANCE.COM	Aug 08 2023 22:43:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
1086964	+ Email/Text: opportunitynotices@gmail.com	Aug 08 2023 18:49:00	Opploans/feb, Attn: Bankruptcy Dept, 130 E Randolph St. Suite 3400, Chicago, IL 60601-6379
1086966	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Aug 08 2023 18:49:00	Progressive, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
1086967	+ Email/Text: ngisupport@radiusgs.com	Aug 08 2023 18:49:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
1086968	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 08 2023 18:54:19	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
1086971	^ MEBN	Aug 08 2023 18:38:34	Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
1086972	+ Email/Text: kmattingly@bankofmissouri.com	Aug 08 2023 18:49:00	THE BANK OF MISSOURI, 916 N Kings Hwy, Perryville, MO 63775-1204

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1086942	*+	DCI Credit Services, Inc, Attn: Bankruptcy, 121 East Posser Ave, Bismarck, ND 58501-3864

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0868-3

User: admin

Page 3 of 3

Date Rcvd: Aug 08, 2023

Form ID: 309I

Total Noticed: 41

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2023

Signature: /s/Gustava Winters

Information to identify the case:	
Debtor 1:	Joseph Bourne
	First Name Middle Name Last Name
Debtor 2:	Kasey Bourne
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	District of North Dakota
Case number:	23-30259
Social Security number or ITIN:	xxx-xx-1600
EIN:	--
Social Security number or ITIN:	xxx-xx-4869
EIN:	--
Date case filed for chapter:	13 8/7/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph Bourne	Kasey Bourne
2. All other names used in the last 8 years		
3. Address	12249 26F Street NW Watford City, ND 58854	12249 26F Street NW Watford City, ND 58854
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Kyle L. Carlson Bankruptcy Trustee P.O. Box 519 Barnesville, MN 56514	Contact phone 218-354-7356 Email: info@carlsonch13mn.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102	Hours open: 8:00am-4:30pm Mon-Fri Contact phone (701) 297-7100 Date: 8/8/23

For more information, see page 2

Case number **23-30259**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 5, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/6/23 Filing deadline: 10/16/23 Filing deadline: 2/5/24
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	You will receive a copy of the proposed plan. The hearing on confirmation will be held on: October 17, 2023 at 02:05 PM . Location: Video Conference, Go to: , www.ndb.uscourts.gov/video-conferences Deadline to Object to Plan: 10/3/23 If no objection is timely filed, the court may confirm the plan without a hearing pursuant to D.N.D. Bankr. L.R. 3015–2.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	